

(1) any agreement entered into under, or restriction pursuant to, section 404(b)(2) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170c(b)(2)); or

(2) any easement or other Federal restriction pursuant to that Act (42 U.S.C. 5121 et seq.) that requires the covered property to be maintained for open space, recreation, or wetland management.

(b) CONDITIONS.—As a condition of the authorization under subsection (a)—

(1) Christian County, Missouri, or an assignee shall—

(A) carry out the Riverside Bridge Project in a manner that ensures that no flood damage attributable to the Project occurs; and

(B) be liable for any such flood damage that does occur; and

(2) the Federal Government shall not be liable for future flood damage that is caused by the Project.

(c) DISASTER ASSISTANCE PROHIBITED.—No future disaster assistance from any Federal source may be provided with respect to the covered property or any improvements thereon.

(d) DEFINITIONS.—In this Act, the following definitions apply:

(1) COVERED PROPERTY.—The term “covered property” means the property—

(A) in Christian County, Missouri;

(B) conveyed to such County by the Riverside Inn, Inc.; and

(C) that is approximately 1.5 acres and 482 linear feet adjacent to the westerly line of Riverside Road to the center of Finley Creek.

(2) RIVERSIDE BRIDGE PROJECT.—The term “Riverside Bridge Project” means the project to construct, maintain, and operate a bridge on and over the covered property.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Georgia (Mr. FERGUSON) and the gentlewoman from the District of Columbia (Ms. NORTON) each will control 20 minutes.

The Chair recognizes the gentleman from Georgia.

#### GENERAL LEAVE

Mr. FERGUSON. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on S. 810.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Georgia?

There was no objection.

Mr. FERGUSON. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, S. 810 would allow the community of Ozark, Missouri, to finish the Riverside Bridge project, which spans the Finley River. After repeated major flooding in the area, the community purchased the land next to the existing bridge.

As a condition of the Federal funds used to purchase this land, FEMA prohibits the building of any structures on the property. Replacing the current one-lane bridge is essential and will alleviate traffic for families, small business owners, and emergency responders traveling in the region.

I would like to thank the entire Missouri delegation for their work on this legislation. I urge my colleagues to support its passage.

Mr. Speaker, I reserve the balance of my time.

Ms. NORTON. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of S. 810. This bill authorizes construction of a bridge on property acquired for open space under section 404 of the Stafford Act.

Riverside Bridge in Christian County, Missouri, is a 100-year-old one-lane bridge that currently frequently closes due to flooding. Local transportation officials have agreed on a plan to replace the existing one-lane bridge with a wider bridge that has a larger footprint.

However, expanding the bridge involves building on land that has received FEMA disaster mitigation funds in the past.

After repeated flooding, FEMA provided funding to Christian County in 2009 to demolish a structure adjacent to the bridge, the Riverside Inn, and to purchase the land. As a condition of providing the funding, FEMA required that the land be maintained for open space, recreation, or wetland management. Unless Congress removes the restriction on construction on that site, the county cannot replace Riverside Bridge.

S. 810 provides that Christian County must ensure the bridge replacement project does not result in flood damage and is liable for any flood damage that occurs. No further disaster assistance from any Federal source may be provided for the property or the structure.

This bill provides a narrow exemption from existing FEMA rules that will allow Christian County, Missouri, to solve a transportation problem. I am not aware of any opposition to this legislation.

Mr. Speaker, I urge its adoption, and I yield back the balance of my time.

Mr. FERGUSON. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Georgia (Mr. FERGUSON) that the House suspend the rules and pass the bill, S. 810.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

#### DISASTER TAX RELIEF AND AIRPORT AND AIRWAY EXTENSION ACT OF 2017

Mr. CURBELO of Florida. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3823) to amend title 49, United States Code, to extend authorizations for the airport improvement program, to amend the Internal Revenue Code of 1986 to extend the funding and expenditure authority of the Airport and Airway Trust Fund, to provide disaster tax relief, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3823

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Disaster Tax Relief and Airport and Airway Extension Act of 2017”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

#### TITLE I—FEDERAL AVIATION PROGRAMS

Sec. 101. Extension of airport improvement program.

Sec. 102. Extension of expiring authorities.

Sec. 103. Federal Aviation Administration operations.

Sec. 104. Small community air service.

Sec. 105. Air navigation facilities and equipment.

Sec. 106. Research, engineering, and development.

Sec. 107. Funding for aviation programs.

#### TITLE II—AVIATION REVENUE PROVISIONS

Sec. 201. Expenditure authority from Airport and Airway Trust Fund.

Sec. 202. Extension of taxes funding Airport and Airway Trust Fund.

#### TITLE III—EXPIRING HEALTH PROVISIONS

Sec. 301. Extension of certain public health programs.

Sec. 302. Extension of Medicare Patient IVIG Access Demonstration Project.

Sec. 303. Funds from the Medicare Improvement Fund.

#### TITLE IV—DEVELOPMENT OF PRIVATE FLOOD INSURANCE MARKET

Sec. 401. Private flood insurance.

#### TITLE V—TAX RELIEF FOR HURRICANES HARVEY, IRMA, AND MARIA

Sec. 501. Definitions.

Sec. 502. Special disaster-related rules for use of retirement funds.

Sec. 503. Disaster-related employment relief.

Sec. 504. Additional disaster-related tax relief provisions.

Sec. 505. Budgetary effects.

#### TITLE I—FEDERAL AVIATION PROGRAMS

##### SEC. 101. EXTENSION OF AIRPORT IMPROVEMENT PROGRAM.

(a) AUTHORIZATION OF APPROPRIATIONS.—

(1) IN GENERAL.—Section 48103(a) of title 49, United States Code, is amended by striking the period at the end and inserting “and \$1,670,410,959 for the period beginning on October 1, 2017, and ending on March 31, 2018.”.

(2) OBLIGATION OF AMOUNTS.—Subject to limitations specified in advance in appropriations Acts, sums made available pursuant to the amendment made by paragraph (1) may be obligated at any time through September 30, 2018, and shall remain available until expended.

(3) PROGRAM IMPLEMENTATION.—For purposes of calculating funding apportionments and meeting other requirements under sections 47114, 47115, 47116, and 47117 of title 49, United States Code, for the period beginning on October 1, 2017, and ending on March 31, 2018, the Administrator of the Federal Aviation Administration shall—

(A) first calculate such funding apportionments on an annualized basis as if the total amount available under section 48103 of such title for fiscal year 2018 were \$3,350,000,000; and

(B) then reduce by 50 percent—

(i) all funding apportionments calculated under subparagraph (A); and

(ii) amounts available pursuant to sections 47117(b) and 47117(f)(2) of such title.

(b) PROJECT GRANT AUTHORITY.—Section 47104(c) of title 49, United States Code, is amended in the matter preceding paragraph (1) by striking “September 30, 2017,” and inserting “March 31, 2018.”

#### SEC. 102. EXTENSION OF EXPIRING AUTHORITIES.

(a) Section 47107(r)(3) of title 49, United States Code, is amended by striking “October 1, 2017” and inserting “April 1, 2018.”

(b) Section 47114(c)(1)(F) of title 49, United States Code, is amended—

(1) in the subparagraph heading by striking “FOR FISCAL YEAR 2017”; and

(2) in the matter preceding clause (i) by striking “for fiscal year 2017 an amount” and inserting “for each of fiscal years 2017 and 2018 an amount”.

(c) Section 47115(j) of title 49, United States Code, is amended by inserting “and for the period beginning on October 1, 2017, and ending on March 31, 2018” after “fiscal years 2012 through 2017”.

(d) Section 47124(b)(3)(E) of title 49, United States Code, is amended by inserting “and not more than \$5,160,822 for the period beginning on October 1, 2017, and ending on March 31, 2018,” after “fiscal years 2012 through 2017”.

(e) Section 47141(f) of title 49, United States Code, is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(f) Section 186(d) of the Vision 100—Century of Aviation Reauthorization Act (117 Stat. 2518) is amended by inserting “and for the period beginning on October 1, 2017, and ending on March 31, 2018,” after “fiscal years 2012 through 2017”.

(g) Section 409(d) of the Vision 100—Century of Aviation Reauthorization Act (49 U.S.C. 41731 note) is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(h) Section 140(c)(1) of the FAA Modernization and Reform Act of 2012 (126 Stat. 28) is amended by striking “2017” and inserting “2018”.

(i) Section 411(h) of the FAA Modernization and Reform Act of 2012 (49 U.S.C. 42301 prec. note) is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(j) Section 822(k) of the FAA Modernization and Reform Act of 2012 (49 U.S.C. 47141 note) is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(k) Section 2306(b) of the FAA Extension, Safety, and Security Act of 2016 (130 Stat. 641) is amended by striking “October 1, 2017” and inserting “April 1, 2018”.

#### SEC. 103. FEDERAL AVIATION ADMINISTRATION OPERATIONS.

Section 106(k) of title 49, United States Code, is amended—

(1) in paragraph (1)—

(A) in subparagraph (D) by striking “and” at the end;

(B) in subparagraph (E) by striking the period at the end and inserting “; and”; and

(C) by inserting after subparagraph (E) the following:

“(F) \$4,999,191,956 for the period beginning on October 1, 2017, and ending on March 31, 2018.”; and

(2) in paragraph (3) by inserting “and for the period beginning on October 1, 2017, and ending on March 31, 2018” after “fiscal years 2012 through 2017”.

#### SEC. 104. SMALL COMMUNITY AIR SERVICE.

(a) ESSENTIAL AIR SERVICE AUTHORIZATION.—Section 41742(a)(2) of title 49, United States Code, is amended by striking “and \$175,000,000 for each of fiscal years 2016 and 2017” and inserting “\$175,000,000 for each of fiscal years 2016 and 2017, and \$74,794,521 for the period beginning on October 1, 2017, and ending on March 31, 2018.”.

(b) AIRPORTS NOT RECEIVING SUFFICIENT SERVICE.—Section 41743(e)(2) of title 49, United States Code, is amended by inserting “and \$4,986,301 for the period beginning on October 1, 2017, and ending on March 31, 2018,” after “fiscal years 2012 through 2017”.

#### SEC. 105. AIR NAVIGATION FACILITIES AND EQUIPMENT.

Section 48101(a) of title 49, United States Code, is amended by adding at the end the following:

“(6) \$1,423,589,041 for the period beginning on October 1, 2017, and ending on March 31, 2018.”.

#### SEC. 106. RESEARCH, ENGINEERING, AND DEVELOPMENT.

Section 48102(a) of title 49, United States Code, is amended—

(1) in paragraph (8) by striking “and” at the end;

(2) in paragraph (9) by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(10) \$88,008,219 for the period beginning on October 1, 2017 and ending on March 31, 2018.”.

#### SEC. 107. FUNDING FOR AVIATION PROGRAMS.

(a) IN GENERAL.—Section 48114 of title 49, United States Code, is amended—

(1) in subsection (a)(2) by striking “2017” and inserting “2018”; and

(2) in subsection (c)(2) by striking “2017” and inserting “2018”.

(b) COMPLIANCE WITH FUNDING REQUIREMENTS.—The budget authority authorized in this title, including the amendments made by this title, shall be deemed to satisfy the requirements of subsections (a)(1)(B) and (a)(2) of section 48114 of title 49, United States Code, for the period beginning on October 1, 2017, and ending on March 31, 2018.

### TITLE II—AVIATION REVENUE PROVISIONS

#### SEC. 201. EXPENDITURE AUTHORITY FROM AIRPORT AND AIRWAY TRUST FUND.

(a) IN GENERAL.—Section 9502(d)(1) of the Internal Revenue Code of 1986 is amended—

(1) in the matter preceding subparagraph (A) by striking “October 1, 2017” and inserting “April 1, 2018”; and

(2) in subparagraph (A) by striking the semicolon at the end and inserting “or the Disaster Tax Relief and Airport and Airway Extension Act of 2017;”.

(b) CONFORMING AMENDMENT.—Section 9502(e)(2) of such Code is amended by striking “October 1, 2017” and inserting “April 1, 2018”.

#### SEC. 202. EXTENSION OF TAXES FUNDING AIRPORT AND AIRWAY TRUST FUND.

(a) FUEL TAXES.—Section 4081(d)(2)(B) of the Internal Revenue Code of 1986 is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(b) TICKET TAXES.—

(1) PERSONS.—Section 4261(k)(1)(A)(ii) of such Code is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(2) PROPERTY.—Section 4271(d)(1)(A)(ii) of such Code is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

(c) FRACTIONAL OWNERSHIP PROGRAMS.—

(1) TREATMENT AS NONCOMMERCIAL AVIATION.—Section 4083(b) of such Code is amended by striking “October 1, 2017” and inserting “April 1, 2018”.

(2) EXEMPTION FROM TICKET TAXES.—Section 4261(j) of such Code is amended by striking “September 30, 2017” and inserting “March 31, 2018”.

### TITLE III—EXPIRING HEALTH PROVISIONS

#### SEC. 301. EXTENSION OF CERTAIN PUBLIC HEALTH PROGRAMS.

(a) EXTENSION OF PROGRAM OF PAYMENTS TO TEACHING HEALTH CENTERS THAT OPERATE

GRADUATE MEDICAL EDUCATION PROGRAMS.—Section 340H(g) of the Public Health Service Act (42 U.S.C. 256h(g)) is amended—

(1) by striking “and \$60,000,000” and inserting “, \$60,000,000”; and

(2) by inserting “, and \$15,000,000 for the first quarter of fiscal year 2018” before the period at the end.

(b) EXTENSION OF SPECIAL DIABETES PROGRAM FOR INDIANS.—Section 330C(c)(2) of the Public Health Service Act (42 U.S.C. 254c-3(c)(2)) is amended—

(1) in subparagraph (B), by striking “and” at the end;

(2) in subparagraph (C), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following new subparagraph:

“(D) \$37,500,000 for the first quarter of fiscal year 2018.”.

(c) TECHNICAL CORRECTIONS.—Part D of the Public Health Service Act is amended by redesignating—

(1) the second subpart XI (42 U.S.C. 256i; relating to a community-based collaborative care network program) as subpart XII; and

(2) the second section 340H (42 U.S.C. 256i) as section 340I.

#### SEC. 302. EXTENSION OF MEDICARE PATIENT IVIG ACCESS DEMONSTRATION PROJECT.

Section 101(b) of the Medicare IVIG Access and Strengthening Medicare and Repaying Taxpayers Act of 2012 (42 U.S.C. 1395l note) is amended—

(1) in paragraph (1), by inserting after “for a period of 3 years” the following: “and, subject to the availability of funds under subsection (g)—

“(A) if the date of enactment of the Disaster Tax Relief and Airport and Airway Extension Act of 2017 is on or before September 30, 2017, for the period beginning on October 1, 2017, and ending on December 31, 2020; and

“(B) if the date of enactment of such Act is after September 30, 2017, for the period beginning on the date of enactment of such Act and ending on December 31, 2020.”; and

(2) in paragraph (2), by adding at the end the following new sentences: “Subject to the preceding sentence, a Medicare beneficiary enrolled in the demonstration project on September 30, 2017, shall be automatically enrolled during the period beginning on the date of the enactment of the Disaster Tax Relief and Airport and Airway Extension Act of 2017 and ending on December 31, 2020, without submission of another application.”.

#### SEC. 303. FUNDS FROM THE MEDICARE IMPROVEMENT FUND.

Section 1898(b)(1) of the Social Security Act (42 U.S.C. 1395iii(b)(1)) is amended by striking “during and after fiscal year 2021, \$270,000,000” and inserting “during and after fiscal year 2021, \$220,000,000”.

### TITLE IV—DEVELOPMENT OF PRIVATE FLOOD INSURANCE MARKET

#### SEC. 401. PRIVATE FLOOD INSURANCE.

(a) FLOOD INSURANCE MANDATORY PURCHASE REQUIREMENT.—

(1) AMOUNT AND TERM OF COVERAGE.—Section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) is amended by striking “Sec. 102. (a)” and all that follows through the end of subsection (a) and inserting the following:

“SEC. 102. (a) AMOUNT AND TERM OF COVERAGE.—After the expiration of sixty days following the date of the enactment of this Act, no Federal officer or agency shall approve any financial assistance for acquisition or construction purposes for use in any area that has been identified by the Administrator as an area having special flood hazards and in which the sale of flood insurance has been made available under the National

Flood Insurance Act of 1968, unless the building or mobile home and any personal property to which such financial assistance relates is covered by flood insurance: *Provided*, That the amount of flood insurance (1) in the case of Federal flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (2) in the case of private flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less: *Provided further*, That if the financial assistance provided is in the form of a loan or an insurance or guaranty of a loan, the amount of flood insurance required need not exceed the outstanding principal balance of the loan and need not be required beyond the term of the loan. The requirement of maintaining flood insurance shall apply during the life of the property, regardless of transfer of ownership of such property.”.

(2) REQUIREMENT FOR MORTGAGE LOANS.—Subsection (b) of section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)) is amended—

(A) by striking paragraph (7);

(B) by redesignating paragraph (6) as paragraph (7);

(C) by striking the subsection designation and all that follows through the end of paragraph (5) and inserting the following:

“(b) REQUIREMENT FOR MORTGAGE LOANS.—

“(1) REGULATED LENDING INSTITUTIONS.—Each Federal entity for lending regulation (after consultation and coordination with the Financial Institutions Examination Council established under the Federal Financial Institutions Examination Council Act of 1974) shall by regulation direct regulated lending institutions not to make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance: *Provided*, That the amount of flood insurance (A) in the case of Federal flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (B) in the case of private flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less.

“(2) FEDERAL AGENCY LENDERS AND MORTGAGE INSURANCE AND GUARANTEE AGENCIES.—

“(A) FEDERAL AGENCY LENDERS.—A Federal agency lender may not make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in ac-

cordance with paragraph (1). Each Federal agency lender may issue any regulations necessary to carry out this paragraph. Such regulations shall be consistent with and substantially identical to the regulations issued under paragraph (1).

“(B) OTHER FEDERAL MORTGAGE ENTITIES.—

“(i) COVERAGE REQUIREMENTS.—Each covered Federal mortgage entity shall implement procedures reasonably designed to ensure that, for any loan that—

“(I) is secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

“(II) is made, insured, held, or guaranteed by such entity, or backs or on which is based any trust certificate or other security for which such entity guarantees the timely payment of principal and interest,

the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1).

“(ii) DEFINITION.—For purposes of this subparagraph, the term ‘covered Federal mortgage entity’ means—

“(I) the Secretary of Housing and Urban Development, with respect to mortgages insured under the National Housing Act;

“(II) the Secretary of Agriculture, with respect to loans made, insured, or guaranteed under title V of the Housing Act of 1949; and

“(III) the Government National Mortgage Association.

“(C) REQUIREMENT TO ACCEPT FLOOD INSURANCE.—Each Federal agency lender and each covered Federal mortgage entity shall accept flood insurance as satisfaction of the flood insurance coverage requirement under subparagraph (A) or (B), respectively, if the flood insurance coverage meets the requirements for coverage under such subparagraph and the requirements relating to financial strength issued pursuant to paragraph (4).

“(3) GOVERNMENT-SPONSORED ENTERPRISES FOR HOUSING.—The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall implement procedures reasonably designed to ensure that, for any loan that is—

“(A) secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

“(B) purchased or guaranteed by such entity,

the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1). The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall accept flood insurance as satisfaction of the flood insurance coverage requirement under paragraph (1) if the flood insurance coverage provided meets the requirements for coverage under that paragraph and the requirements relating to financial strength issued pursuant to paragraph (4).

“(4) REQUIREMENTS REGARDING FINANCIAL STRENGTH.—The Director of the Federal Housing Finance Agency, in consultation with the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Secretary of Housing and Urban Development, the Government National Mortgage Association, and the Secretary of Agriculture shall develop and im-

plement requirements relating to the financial strength of private insurance companies from which such entities and agencies will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.

“(5) APPLICABILITY.—

“(A) EXISTING COVERAGE.—Except as provided in subparagraph (B), paragraph (1) shall apply on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994.

“(B) NEW COVERAGE.—Paragraphs (2) and (3) shall apply only with respect to any loan made, increased, extended, or renewed after the expiration of the 1-year period beginning on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994. Paragraph (1) shall apply with respect to any loan made, increased, extended, or renewed by any lender supervised by the Farm Credit Administration only after the expiration of the period under this subparagraph.

“(C) CONTINUED EFFECT OF REGULATIONS.—Notwithstanding any other provision of this subsection, the regulations to carry out paragraph (1), as in effect immediately before the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994, shall continue to apply until the regulations issued to carry out paragraph (1) as amended by section 522(a) of such Act take effect.

“(6) RULE OF CONSTRUCTION.—Except as otherwise specified, any reference to flood insurance in this section shall be considered to include Federal flood insurance and private flood insurance. Nothing in this subsection shall be construed to supersede or limit the authority of a Federal entity for lending regulation, the Federal Housing Finance Agency, a Federal agency lender, a covered Federal mortgage entity (as such term is defined in paragraph (2)(B)(ii)), the Federal National Mortgage Association, or the Federal Home Loan Mortgage Corporation to establish requirements relating to the financial strength of private insurance companies from which the entity or agency will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.”; and

(D) by adding at the end the following new paragraphs:

“(8) DEFINITIONS.—In this section:

“(A) FLOOD INSURANCE.—The term ‘flood insurance’ means—

“(i) Federal flood insurance; and

“(ii) private flood insurance.

“(B) FEDERAL FLOOD INSURANCE.—The term ‘Federal flood insurance’ means an insurance policy made available under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.).

“(C) PRIVATE FLOOD INSURANCE.—The term ‘private flood insurance’ means an insurance policy that—

“(i) is issued by an insurance company that is—

“(I) licensed, admitted, or otherwise approved to engage in the business of insurance in the State in which the insured building is located, by the insurance regulator of that State; or

“(II) eligible as a nonadmitted insurer to provide insurance in the home State of the insured, in accordance with sections 521 through 527 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (15 U.S.C. 8201 through 8206);

“(ii) is issued by an insurance company that is not otherwise disapproved as a surplus lines insurer by the insurance regulator

of the State in which the property to be insured is located; and

“(iii) provides flood insurance coverage that complies with the laws and regulations of that State.

“(D) STATE.—The term ‘State’ means any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Northern Mariana Islands, the Virgin Islands, and American Samoa.”.

(b) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended by adding at the end the following:

“(n) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—For purposes of applying any statutory, regulatory, or administrative continuous coverage requirement, including under section 1307(g)(1), the Administrator shall consider any period during which a property was continuously covered by private flood insurance (as defined in section 102(b)(8) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)(8))) to be a period of continuous coverage.”.

#### **TITLE V—TAX RELIEF FOR HURRICANES HARVEY, IRMA, AND MARIA**

##### **SEC. 501. DEFINITIONS.**

(a) HURRICANE HARVEY DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE HARVEY DISASTER ZONE.—The term “Hurricane Harvey disaster zone” means that portion of the Hurricane Harvey disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under the Robert T. Stafford Disaster Relief and Emergency Assistance Act by reason of Hurricane Harvey.

(2) HURRICANE HARVEY DISASTER AREA.—The term “Hurricane Harvey disaster area” means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Harvey.

(b) HURRICANE IRMA DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE IRMA DISASTER ZONE.—The term “Hurricane Irma disaster zone” means that portion of the Hurricane Irma disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under such Act by reason of Hurricane Irma.

(2) HURRICANE IRMA DISASTER AREA.—The term “Hurricane Irma disaster area” means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Irma.

(c) HURRICANE MARIA DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE MARIA DISASTER ZONE.—The term “Hurricane Maria disaster zone” means that portion of the Hurricane Maria disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under such Act by reason of Hurricane Maria.

(2) HURRICANE MARIA DISASTER AREA.—The term “Hurricane Maria disaster area” means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Maria.

##### **SEC. 502. SPECIAL DISASTER-RELATED RULES FOR USE OF RETIREMENT FUNDS.**

(a) TAX-FAVORED WITHDRAWALS FROM RETIREMENT PLANS.—

(1) IN GENERAL.—Section 72(t) of the Internal Revenue Code of 1986 shall not apply to any qualified hurricane distribution.

(2) AGGREGATE DOLLAR LIMITATION.—

(A) IN GENERAL.—For purposes of this subsection, the aggregate amount of distribu-

tions received by an individual which may be treated as qualified hurricane distributions for any taxable year shall not exceed the excess (if any) of—

(i) \$100,000, over

(ii) the aggregate amounts treated as qualified hurricane distributions received by such individual for all prior taxable years.

(B) TREATMENT OF PLAN DISTRIBUTIONS.—If a distribution to an individual would (without regard to subparagraph (A)) be a qualified hurricane distribution, a plan shall not be treated as violating any requirement of the Internal Revenue Code of 1986 merely because the plan treats such distribution as a qualified hurricane distribution, unless the aggregate amount of such distributions from all plans maintained by the employer (and any member of any controlled group which includes the employer) to such individual exceeds \$100,000.

(C) CONTROLLED GROUP.—For purposes of subparagraph (B), the term “controlled group” means any group treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986.

(3) AMOUNT DISTRIBUTED MAY BE REPAID.—

(A) IN GENERAL.—Any individual who receives a qualified hurricane distribution may, at any time during the 3-year period beginning on the day after the date on which such distribution was received, make one or more contributions in an aggregate amount not to exceed the amount of such distribution to an eligible retirement plan of which such individual is a beneficiary and to which a rollover contribution of such distribution could be made under section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), of the Internal Revenue Code of 1986, as the case may be.

(B) TREATMENT OF REPAYMENTS OF DISTRIBUTIONS FROM ELIGIBLE RETIREMENT PLANS OTHER THAN IRAS.—For purposes of the Internal Revenue Code of 1986, if a contribution is made pursuant to subparagraph (A) with respect to a qualified hurricane distribution from an eligible retirement plan other than an individual retirement plan, then the taxpayer shall, to the extent of the amount of the contribution, be treated as having received the qualified hurricane distribution in an eligible rollover distribution (as defined in section 402(c)(4) of such Code) and as having transferred the amount to the eligible retirement plan in a direct trustee to trustee transfer within 60 days of the distribution.

(C) TREATMENT OF REPAYMENTS FOR DISTRIBUTIONS FROM IRAS.—For purposes of the Internal Revenue Code of 1986, if a contribution is made pursuant to subparagraph (A) with respect to a qualified hurricane distribution from an individual retirement plan (as defined by section 7701(a)(37) of such Code), then, to the extent of the amount of the contribution, the qualified hurricane distribution shall be treated as a distribution described in section 408(d)(3) of such Code and as having been transferred to the eligible retirement plan in a direct trustee to trustee transfer within 60 days of the distribution.

(4) DEFINITIONS.—For purposes of this subsection—

(A) QUALIFIED HURRICANE DISTRIBUTION.—Except as provided in paragraph (2), the term “qualified hurricane distribution” means—

(i) any distribution from an eligible retirement plan made on or after August 23, 2017, and before January 1, 2019, to an individual whose principal place of abode on August 23, 2017, is located in the Hurricane Harvey disaster area and who has sustained an economic loss by reason of Hurricane Harvey,

(ii) any distribution (which is not described in clause (i)) from an eligible retirement plan made on or after September 4, 2017, and before January 1, 2019, to an individual whose principal place of abode on September

4, 2017, is located in the Hurricane Irma disaster area and who has sustained an economic loss by reason of Hurricane Irma, and

(iii) any distribution (which is not described in clause (i) or (ii)) from an eligible retirement plan made on or after September 16, 2017, and before January 1, 2019, to an individual whose principal place of abode on September 16, 2017, is located in the Hurricane Maria disaster area and who has sustained an economic loss by reason of Hurricane Maria.

(B) ELIGIBLE RETIREMENT PLAN.—The term “eligible retirement plan” shall have the meaning given such term by section 402(c)(8)(B) of the Internal Revenue Code of 1986.

(5) INCOME INCLUSION SPREAD OVER 3-YEAR PERIOD.—

(A) IN GENERAL.—In the case of any qualified hurricane distribution, unless the taxpayer elects not to have this paragraph apply for any taxable year, any amount required to be included in gross income for such taxable year shall be so included ratably over the 3-taxable year period beginning with such taxable year.

(B) SPECIAL RULE.—For purposes of subparagraph (A), rules similar to the rules of subparagraph (E) of section 408A(d)(3) of the Internal Revenue Code of 1986 shall apply.

(6) SPECIAL RULES.—

(A) EXEMPTION OF DISTRIBUTIONS FROM TRUSTEE TO TRUSTEE TRANSFER AND WITHHOLDING RULES.—For purposes of sections 401(a)(31), 402(f), and 3405 of the Internal Revenue Code of 1986, qualified hurricane distributions shall not be treated as eligible rollover distributions.

(B) QUALIFIED HURRICANE DISTRIBUTIONS TREATED AS MEETING PLAN DISTRIBUTION REQUIREMENTS.—For purposes the Internal Revenue Code of 1986, a qualified hurricane distribution shall be treated as meeting the requirements of sections 401(k)(2)(B)(i), 403(b)(7)(A)(ii), 403(b)(11), and 457(d)(1)(A) of such Code.

(b) RECONTRIBUTIONS OF WITHDRAWALS FOR HOME PURCHASES.—

(1) RECONTRIBUTIONS.—

(A) IN GENERAL.—Any individual who received a qualified distribution may, during the period beginning on August 23, 2017, and ending on February 28, 2018, make one or more contributions in an aggregate amount not to exceed the amount of such qualified distribution to an eligible retirement plan (as defined in section 402(c)(8)(B) of the Internal Revenue Code of 1986) of which such individual is a beneficiary and to which a rollover contribution of such distribution could be made under section 402(c), 403(a)(4), 403(b)(8), or 408(d)(3), of such Code, as the case may be.

(B) TREATMENT OF REPAYMENTS.—Rules similar to the rules of subparagraphs (B) and (C) of subsection (a)(3) shall apply for purposes of this subsection.

(2) QUALIFIED DISTRIBUTION.—For purposes of this subsection, the term “qualified distribution” means any distribution—

(A) described in section 401(k)(2)(B)(i)(IV), 403(b)(7)(A)(ii) (but only to the extent such distribution relates to financial hardship), 403(b)(11)(B), or 72(t)(2)(F), of the Internal Revenue Code of 1986,

(B) received after February 28, 2017, and before September 21, 2017, and

(C) which was to be used to purchase or construct a principal residence in the Hurricane Harvey disaster area, the Hurricane Irma disaster area, or the Hurricane Maria disaster area, but which was not so purchased or constructed on account of Hurricane Harvey, Hurricane Irma, or Hurricane Maria.

(c) LOANS FROM QUALIFIED PLANS.—

(1) INCREASE IN LIMIT ON LOANS NOT TREATED AS DISTRIBUTIONS.—In the case of any loan from a qualified employer plan (as defined under section 72(p)(4) of the Internal Revenue Code of 1986) to a qualified individual made during the period beginning on the date of the enactment of this Act and ending on December 31, 2018—

(A) clause (i) of section 72(p)(2)(A) of such Code shall be applied by substituting “\$100,000” for “\$50,000”, and

(B) clause (ii) of such section shall be applied by substituting “the present value of the nonforfeitable accrued benefit of the employee under the plan” for “one-half of the present value of the nonforfeitable accrued benefit of the employee under the plan”.

(2) DELAY OF REPAYMENT.—In the case of a qualified individual with an outstanding loan on or after the qualified beginning date from a qualified employer plan (as defined in section 72(p)(4) of the Internal Revenue Code of 1986)—

(A) if the due date pursuant to subparagraph (B) or (C) of section 72(p)(2) of such Code for any repayment with respect to such loan occurs during the period beginning on the qualified beginning date and ending on December 31, 2018, such due date shall be delayed for 1 year,

(B) any subsequent repayments with respect to any such loan shall be appropriately adjusted to reflect the delay in the due date under paragraph (1) and any interest accruing during such delay, and

(C) in determining the 5-year period and the term of a loan under subparagraph (B) or (C) of section 72(p)(2) of such Code, the period described in subparagraph (A) shall be disregarded.

(3) QUALIFIED INDIVIDUAL.—For purposes of this subsection—

(A) IN GENERAL.—The term “qualified individual” means any qualified Hurricane Harvey individual, any qualified Hurricane Irma individual, and any qualified Hurricane Maria individual.

(B) QUALIFIED HURRICANE HARVEY INDIVIDUAL.—The term “qualified Hurricane Harvey individual” means an individual whose principal place of abode on August 23, 2017, is located in the Hurricane Harvey disaster area and who has sustained an economic loss by reason of Hurricane Harvey.

(C) QUALIFIED HURRICANE IRMA INDIVIDUAL.—The term “qualified Hurricane Irma individual” means an individual (other than a qualified Hurricane Harvey individual) whose principal place of abode on September 4, 2017, is located in the Hurricane Irma disaster area and who has sustained an economic loss by reason of Hurricane Irma.

(D) QUALIFIED HURRICANE MARIA INDIVIDUAL.—The term “qualified Hurricane Maria individual” means an individual (other than a qualified Hurricane Harvey individual or a qualified Hurricane Irma individual) whose principal place of abode on September 16, 2017, is located in the Hurricane Maria disaster area and who has sustained an economic loss by reason of Hurricane Maria.

(4) QUALIFIED BEGINNING DATE.—For purposes of this subsection, the qualified beginning date is—

(A) in the case of any qualified Hurricane Harvey individual, August 23, 2017,

(B) in the case of any qualified Hurricane Irma individual, September 4, 2017, and

(C) in the case of any qualified Hurricane Maria individual, September 16, 2017.

(d) PROVISIONS RELATING TO PLAN AMENDMENTS.—

(1) IN GENERAL.—If this subsection applies to any amendment to any plan or annuity contract, such plan or contract shall be treated as being operated in accordance with

the terms of the plan during the period described in paragraph (2)(B)(i).

(2) AMENDMENTS TO WHICH SUBSECTION APPLIES.—

(A) IN GENERAL.—This subsection shall apply to any amendment to any plan or annuity contract which is made—

(i) pursuant to any provision of this section, or pursuant to any regulation issued by the Secretary or the Secretary of Labor under any provision of this section, and

(ii) on or before the last day of the first plan year beginning on or after January 1, 2019, or such later date as the Secretary may prescribe.

In the case of a governmental plan (as defined in section 414(d) of the Internal Revenue Code of 1986), clause (ii) shall be applied by substituting the date which is 2 years after the date otherwise applied under clause (ii).

(B) CONDITIONS.—This subsection shall not apply to any amendment unless—

(i) during the period—

(I) beginning on the date that this section or the regulation described in subparagraph (A)(i) takes effect (or in the case of a plan or contract amendment not required by this section or such regulation, the effective date specified by the plan), and

(II) ending on the date described in subparagraph (A)(ii) (or, if earlier, the date the plan or contract amendment is adopted), the plan or contract is operated as if such plan or contract amendment were in effect; and

(ii) such plan or contract amendment applies retroactively for such period.

#### SEC. 503. DISASTER-RELATED EMPLOYMENT RELIEF.

(a) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE HARVEY.—

(1) IN GENERAL.—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Harvey employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Harvey employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified wages which may be taken into account with respect to any individual shall not exceed \$6,000.

(2) DEFINITIONS.—For purposes of this subsection—

(A) ELIGIBLE EMPLOYER.—The term “eligible employer” means any employer—

(i) which conducted an active trade or business on August 23, 2017, in the Hurricane Harvey disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after August 23, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Harvey.

(B) ELIGIBLE EMPLOYEE.—The term “eligible employee” means with respect to an eligible employer an employee whose principal place of employment on August 23, 2017, with such eligible employer was in the Hurricane Harvey disaster zone.

(C) QUALIFIED WAGES.—The term “qualified wages” means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after August 23, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal

place of employment of the employee immediately before Hurricane Harvey, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) CERTAIN RULES TO APPLY.—For purposes of this subsection, rules similar to the rules of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under section 51 of the Internal Revenue Code of 1986 with respect to such employee for such period.

(b) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE IRMA.—

(1) IN GENERAL.—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Irma employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Irma employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified wages which may be taken into account with respect to any individual shall not exceed \$6,000.

(2) DEFINITIONS.—For purposes of this subsection—

(A) ELIGIBLE EMPLOYER.—The term “eligible employer” means any employer—

(i) which conducted an active trade or business on September 4, 2017, in the Hurricane Irma disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after September 4, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Irma.

(B) ELIGIBLE EMPLOYEE.—The term “eligible employee” means with respect to an eligible employer an employee whose principal place of employment on September 4, 2017, with such eligible employer was in the Hurricane Irma disaster zone.

(C) QUALIFIED WAGES.—The term “qualified wages” means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after September 4, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal place of employment of the employee immediately before Hurricane Irma, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) CERTAIN RULES TO APPLY.—For purposes of this subsection, rules similar to the rules

of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) **EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.**—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under subsection (a), or section 51 of the Internal Revenue Code of 1986, with respect to such employee for such period.

(c) **EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE MARIA.**—

(1) **IN GENERAL.**—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Maria employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Maria employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified wages which may be taken into account with respect to any individual shall not exceed \$6,000.

(2) **DEFINITIONS.**—For purposes of this subsection—

(A) **ELIGIBLE EMPLOYER.**—The term “eligible employer” means any employer—

(i) which conducted an active trade or business on September 16, 2017, in the Hurricane Maria disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after September 16, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Maria.

(B) **ELIGIBLE EMPLOYEE.**—The term “eligible employee” means with respect to an eligible employer an employee whose principal place of employment on September 16, 2017, with such eligible employer was in the Hurricane Maria disaster zone.

(C) **QUALIFIED WAGES.**—The term “qualified wages” means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after September 16, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal place of employment of the employee immediately before Hurricane Maria, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) **CERTAIN RULES TO APPLY.**—For purposes of this subsection, rules similar to the rules of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) **EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.**—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under subsection (a) or (b), or section 51 of the Internal Revenue Code of 1986, with respect to such employee for such period.

#### SEC. 504. ADDITIONAL DISASTER-RELATED TAX RELIEF PROVISIONS.

(a) **TEMPORARY SUSPENSION OF LIMITATIONS ON CHARITABLE CONTRIBUTIONS.**—

(1) **IN GENERAL.**—Except as otherwise provided in paragraph (2), subsection (b) of section 170 of the Internal Revenue Code of 1986 shall not apply to qualified contributions and such contributions shall not be taken into account for purposes of applying subsections (b) and (d) of such section to other contributions.

(2) **TREATMENT OF EXCESS CONTRIBUTIONS.**—For purposes of section 170 of the Internal Revenue Code of 1986—

(A) **INDIVIDUALS.**—In the case of an individual—

(i) **LIMITATION.**—Any qualified contribution shall be allowed only to the extent that the aggregate of such contributions does not exceed the excess of the taxpayer's contribution base (as defined in subparagraph (G) of section 170(b)(1) of such Code) over the amount of all other charitable contributions allowed under section 170(b)(1) of such Code.

(ii) **CARRYOVER.**—If the aggregate amount of qualified contributions made in the contribution year (within the meaning of section 170(d)(1) of such Code) exceeds the limitation of clause (i), such excess shall be added to the excess described in the portion of subparagraph (A) of such section which precedes clause (i) thereof for purposes of applying such section.

(B) **CORPORATIONS.**—In the case of a corporation—

(i) **LIMITATION.**—Any qualified contribution shall be allowed only to the extent that the aggregate of such contributions does not exceed the excess of the taxpayer's taxable income (as determined under paragraph (2) of section 170(b) of such Code) over the amount of all other charitable contributions allowed under such paragraph.

(ii) **CARRYOVER.**—Rules similar to the rules of subparagraph (A)(ii) shall apply for purposes of this subparagraph.

(3) **EXCEPTION TO OVERALL LIMITATION ON ITEMIZED DEDUCTIONS.**—So much of any deduction allowed under section 170 of the Internal Revenue Code of 1986 as does not exceed the qualified contributions paid during the taxable year shall not be treated as an itemized deduction for purposes of section 68 of such Code.

(4) **QUALIFIED CONTRIBUTIONS.**—

(A) **IN GENERAL.**—For purposes of this subsection, the term “qualified contribution” means any charitable contribution (as defined in section 170(c) of the Internal Revenue Code of 1986) if—

(i) such contribution—

(I) is paid during the period beginning on August 23, 2017, and ending on December 31, 2017, in cash to an organization described in section 170(b)(1)(A) of such Code, and

(II) is made for relief efforts in the Hurricane Harvey disaster area, the Hurricane Irma disaster area, or the Hurricane Maria disaster area,

(ii) the taxpayer obtains from such organization contemporaneous written acknowledgment (within the meaning of section 170(f)(8) of such Code) that such contribution was used (or is to be used) for relief efforts described in clause (i)(II), and

(iii) the taxpayer has elected the application of this subsection with respect to such contribution.

(B) **EXCEPTION.**—Such term shall not include a contribution by a donor if the contribution is—

(i) to an organization described in section 509(a)(3) of the Internal Revenue Code of 1986, or

(ii) for the establishment of a new, or maintenance of an existing, donor advised fund (as defined in section 4966(d)(2) of such Code).

(C) **APPLICATION OF ELECTION TO PARTNERSHIPS AND S CORPORATIONS.**—In the case of a partnership or S corporation, the election

under subparagraph (A)(iii) shall be made separately by each partner or shareholder.

(b) **SPECIAL RULES FOR QUALIFIED DISASTER-RELATED PERSONAL CASUALTY LOSSES.**—

(1) **IN GENERAL.**—If an individual has a net disaster loss for any taxable year—

(A) the amount determined under section 165(h)(2)(A)(ii) of the Internal Revenue Code of 1986 shall be equal to the sum of—

(i) such net disaster loss, and

(ii) so much of the excess referred to in the matter preceding clause (i) of section 165(h)(2)(A) of such Code (reduced by the amount in clause (i) of this subparagraph) as exceeds 10 percent of the adjusted gross income of the individual.

(B) section 165(h)(1) of such Code shall be applied by substituting “\$500” for “\$500 (\$100 for taxable years beginning after December 31, 2009)”.

(C) the standard deduction determined under section 63(c) of such Code shall be increased by the net disaster loss, and

(D) section 56(b)(1)(E) of such Code shall not apply to so much of the standard deduction as is attributable to the increase under subparagraph (C) of this paragraph.

(2) **NET DISASTER LOSS.**—For purposes of this subsection, the term “net disaster loss” means the excess of qualified disaster-related personal casualty losses over personal casualty gains (as defined in section 165(h)(3)(A) of the Internal Revenue Code of 1986).

(3) **QUALIFIED DISASTER-RELATED PERSONAL CASUALTY LOSSES.**—For purposes of this subsection, the term “qualified disaster-related personal casualty losses” means losses described in section 165(c)(3) of the Internal Revenue Code of 1986—

(A) which arise in the Hurricane Harvey disaster area on or after August 23, 2017, and which are attributable to Hurricane Harvey,

(B) which arise in the Hurricane Irma disaster area on or after September 4, 2017, and which are attributable to Hurricane Irma, or

(C) which arise in the Hurricane Maria disaster area on or after September 16, 2017, and which are attributable to Hurricane Maria.

(c) **SPECIAL RULE FOR DETERMINING EARNED INCOME.**—

(1) **IN GENERAL.**—In the case of a qualified individual, if the earned income of the taxpayer for the taxable year which includes the applicable date is less than the earned income of the taxpayer for the preceding taxable year, the credits allowed under sections 24(d) and 32 of the Internal Revenue Code of 1986 may, at the election of the taxpayer, be determined by substituting—

(A) such earned income for the preceding taxable year, for

(B) such earned income for the taxable year which includes the applicable date.

In the case of a resident of Puerto Rico determining the credit allowed under section 24(d)(1)(B)(ii) of such Code, the preceding sentence shall be applied by substituting “social security taxes (as defined in section 24(d)(2)(A) of the Internal Revenue Code of 1986)” for “earned income” each place it appears.

(2) **QUALIFIED INDIVIDUAL.**—For purposes of this subsection—

(A) **IN GENERAL.**—The term “qualified individual” means any qualified Hurricane Harvey individual, any qualified Hurricane Irma individual, and any qualified Hurricane Maria individual.

(B) **QUALIFIED HURRICANE HARVEY INDIVIDUAL.**—The term “qualified Hurricane Harvey individual” means any individual whose principal place of abode on August 23, 2017, was located—

(i) in the Hurricane Harvey disaster zone, or



(ii) in the Hurricane Harvey disaster area (but outside the Hurricane Harvey disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Harvey.

(C) QUALIFIED HURRICANE IRMA INDIVIDUAL.—The term “qualified Hurricane Irma individual” means any individual (other than a qualified Hurricane Harvey individual) whose principal place of abode on September 4, 2017, was located—

(i) in the Hurricane Irma disaster zone, or

(ii) in the Hurricane Irma disaster area (but outside the Hurricane Irma disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Irma.

(D) QUALIFIED HURRICANE MARIA INDIVIDUAL.—The term “qualified Hurricane Maria individual” means any individual (other than a qualified Hurricane Harvey individual or a qualified Hurricane Irma individual) whose principal place of abode on September 16, 2017, was located—

(i) in the Hurricane Maria disaster zone, or

(ii) in the Hurricane Maria disaster area (but outside the Hurricane Maria disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Maria.

(3) APPLICABLE DATE.—For purposes of this subsection, the term “applicable date” means—

(A) in the case of a qualified Hurricane Harvey individual, August 23, 2017,

(B) in the case of a qualified Hurricane Irma individual, September 4, 2017, and

(C) in the case of a qualified Hurricane Maria individual, September 16, 2017.

(4) EARNED INCOME.—For purposes of this subsection, the term “earned income” has the meaning given such term under section 32(c) of the Internal Revenue Code of 1986.

(5) SPECIAL RULES.—

(A) APPLICATION TO JOINT RETURNS.—For purposes of paragraph (1), in the case of a joint return for a taxable year which includes the applicable date—

(i) such paragraph shall apply if either spouse is a qualified individual, and

(ii) the earned income of the taxpayer for the preceding taxable year shall be the sum of the earned income of each spouse for such preceding taxable year.

(B) UNIFORM APPLICATION OF ELECTION.—Any election made under paragraph (1) shall apply with respect to both sections 24(d) and section 32, of the Internal Revenue Code of 1986.

(C) ERRORS TREATED AS MATHEMATICAL ERROR.—For purposes of section 6213 of the Internal Revenue Code of 1986, an incorrect use on a return of earned income pursuant to paragraph (1) shall be treated as a mathematical or clerical error.

(D) NO EFFECT ON DETERMINATION OF GROSS INCOME, ETC.—Except as otherwise provided in this subsection, the Internal Revenue Code of 1986 shall be applied without regard to any substitution under paragraph (1).

(d) APPLICATION OF DISASTER-RELATED TAX RELIEF TO POSSESSIONS OF THE UNITED STATES.—

(1) PAYMENTS TO POSSESSIONS.—The Secretary of the Treasury shall pay to each possession of the United States with a mirror code tax system amounts equal to the loss in revenues to that possession by reason of subsection (c). Such amounts shall be determined by the Secretary of the Treasury based on information provided by the government of the respective possession.

(2) DEFINITION AND SPECIAL RULES.—

(A) MIRROR CODE TAX SYSTEM.—For purposes of this subsection, the term “mirror code tax system” means, with respect to any possession of the United States, the income tax system of such possession if the income

tax liability of the residents of such possession under such system is determined by reference to the income tax laws of the United States as if such possession were the United States.

(B) TREATMENT OF PAYMENTS.—For purposes of section 1324 of title 31, United States Code, the payments under this subsection shall be treated in the same manner as a refund due from a credit provision referred to in subsection (b)(2) of such section.

(C) COORDINATION WITH UNITED STATES INCOME TAXES.—In the case of any person with respect to whom a tax benefit is taken into account with respect to the taxes imposed by any possession of the United States by reason of this title, the Internal Revenue Code of 1986 shall be applied with respect to such person without regard to the provisions of this title which provide such benefit.

#### SEC. 505. BUDGETARY EFFECTS.

(a) EMERGENCY DESIGNATION.—This title is designated as an emergency requirement pursuant to section 4(g) of the Statutory Pay-As-You-Go Act of 2010 (2 U.S.C. 933(g)).

(b) DESIGNATION IN SENATE.—In the Senate, this title is designated as an emergency requirement pursuant to section 403(a) of S. Con. Res. 13 (111th Congress), the concurrent resolution on the budget for fiscal year 2010.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Florida (Mr. CURBELO) and the gentleman from Massachusetts (Mr. NEAL) each will control 20 minutes.

The Chair recognizes the gentleman from Florida.

□ 1700

#### GENERAL LEAVE

Mr. CURBELO of Florida. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill currently under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. CURBELO of Florida. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, since Hurricane Irma hit south Florida earlier this month, my staff and I have been on the ground in the Florida Keys and South Dade helping our district with immediate recovery efforts and listening to what our constituents need going forward.

In the lower and middle Florida Keys, it is hard to find someone who hasn't been affected financially by this storm's devastation. From restaurant workers who have been without a paycheck to fishermen whose boats or traps were damaged, small businesses and the families that depend on them are really struggling.

In South Dade, crops and agricultural structures critical to daily operations were devastated by wind. Some small farms that were already struggling to make ends meet have now exhausted their cash on hand to pay for cleanup, leaving them little to pay workers or keep up with their planting schedule.

Mr. Speaker, my district and similar communities throughout Florida, Lou-

isiana, Texas, Puerto Rico, and the U.S. Virgin Islands need relief, and this bill is a great start.

Through the business tax credit for wages, small-business owners like Owen, a lobster and crab fisherman whose traps in the middle Keys were destroyed by Hurricane Irma, will be able to claim a tax credit for 40 percent of employee wages. That is money Owen can use to get his employees back to work as soon as possible.

The bill will also allow taxpayers to refer to earned income from the immediately preceding year for purposes of determining the earned income tax credit. That is over 415,000 hurricane survivors in Miami-Dade, and nearly 7,500 in Monroe County, who will be able to keep more of their paycheck when the time comes to pay taxes next year.

We are also going to make it easier for individuals and businesses, like farmers struggling in South Dade and fishermen in the Keys, to deduct more of the costs from the extensive property damage these storms left behind.

This legislation would also give anyone struggling with initial recovery immediate access to their retirement savings, without penalties, so they can make ends meet and take care of their families.

Lastly, this legislation will lift caps on charitable giving to qualified hurricane relief organizations, encouraging more American businesses and individuals to continue generously supporting their fellow citizens.

Mr. Speaker, Americans in Texas, Florida, Louisiana, the U.S. Virgin Islands, and Puerto Rico need Congress to act. My constituents and those in other communities like my district don't have time to wait. They certainly don't have time to play political games. The Disaster Tax Relief and Airport and Airway Extension Act of 2017 will give them the means to recover faster and rebuild their communities better and stronger than before. This tax relief package we are considering deserves bipartisan support from my colleagues.

I thank Chairman BRADY and the Ways and Means Committee for allowing me to shape this legislation for the benefit of south Florida residents, especially those in Monroe County who were hardest hit by Hurricane Irma. I hope we can get this done today.

Mr. Speaker, I reserve the balance of my time.

Mr. NEAL. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I stand in opposition to H.R. 3823, the Disaster Tax Relief and Airport and Airway Extension Act, for one simple reason. This is an anemic response to these disasters, whether they occur on the mainland of the United States or within American possessions.

This should have been done on Friday afternoon with the two parties working together. Instead, once again, this was put together by one party, with minimal input from our side. These are all

members of the American family that have been impacted by what has happened with this terrible weather.

The chance here for us to work together to make this an expanded package, where we could be talking about a host of opportunities for these folks who have been put in such a precarious situation, is now being missed. There are 90 Members of this Congress who actually voted against direct aid in the past for relief for members of the American family, where we should have taken the position here, clearly: Let's try to figure out what we can do for a robust tax package, what we can do for immediate aid, and highlight the role that FEMA plays. And I certainly have expressed to Mr. CURBELO time and again I am there on board. I just think this needs to be more, and I think that is the position that we are offering today.

Furthermore, a partisan position had to be taken in terms of many priorities that we should have been consulted on, and even those could have been turned into bipartisan moments. I support the disaster relief that is in this bill, but it is clear that the package is woefully inadequate. I would hope that we could work together on these provisions.

The disaster relief package included in this bill does not provide the comprehensive package of incentives and relief that will drive investment and speed up recovery in the American communities that include Texas, Florida, the U.S. Virgin Islands, and Puerto Rico. Without the fix that we want on this side, the effect of lost revenue is going to mean that money is lost that otherwise would be needed for normal operations and the response effort. It is going to take years to adequately respond to what has happened and the devastation that these folks are up against. We need to be sitting here, both parties working together, to say: They are all members of the American family. Let's get it done.

I consider this a missed opportunity, and I hope that we can do more in the next few days to get back on track to help them bounce back from these, indeed, tragedies. We should be sitting down here in the next 48 hours and putting together a massive package of relief for these States and for these possessions and making sure that they have what is necessary, rather than doing a piecemeal fix on what is sure to be a very tormented time for members of these communities and these States and these possessions.

Mr. Speaker, I reserve the balance of my time.

Mr. CURBELO of Florida. Mr. Speaker, briefly, I want to first convey my gratitude to the gentleman from Massachusetts because, indeed, the first day I returned after being back home helping my community recover, the gentleman expressed his disposition to work together. That really meant a lot to me, and I know it meant a lot to all of our colleagues who represent areas that were hit hard by the storm. We

should work more closely together. We can always do better. However, let's not let the perfect be the enemy of the good.

The bottom line is that there are a lot of provisions in this legislation that are supported by Members of both parties, and there are millions of Americans who are suffering, especially in south Florida and especially in Puerto Rico that was hit hard by Maria just a few days ago, and they are counting on us to deliver something. We can always do more later, but this is a good package that will help people get back up on their feet.

Mr. Speaker, I yield 3 minutes to the gentleman from Pennsylvania (Mr. SHUSTER), the chairman of the House Committee on Transportation and Infrastructure.

Mr. SHUSTER. Mr. Speaker, I thank the gentleman from Florida for yielding me time.

I rise today in support of the Disaster Tax Relief and Airport and Airway Extension Act of 2017.

This extension provides stability to our aviation system and extends the funding to the FAA over the next 6 months while Congress continues to make progress on a full FAA reauthorization bill. This extension is absolutely necessary to prevent a shutdown in FAA programs, delays in airport construction projects, and the possible furlough of thousands of FAA employees across the country. I will be the first to admit I am disappointed we have not passed a long-term bill yet.

Unfortunately, this is not a new problem for Congress. Between 2007 and 2012, Congress passed 23 extensions before approving a full reauthorization. These short-term stopgaps, while necessary, create long-term budget instability, and they contribute to the FAA's overall inability to effectively manage the modernization of our antiquated air traffic control system.

Congress has passed numerous piecemeal reforms over the years to try to help the FAA act more like a business and efficiently modernize the system. These reforms have not worked, and passing the same kind of reforms again is not going to change the simple fact that the Federal Government is not an innovative, high-tech service business.

It is time to face the truth that, without transformational reform, the American people will not get the most modern and efficient air traffic control system that they have been promised and deserve. For too long, we have been trying to manage the symptoms of the problem instead of finding a cure.

Thankfully, we now have that cure. H.R. 2997, the 21st Century AIRR Act, and progress is being made every day on this bill to provide long-overdue reform of the FAA.

While we have made progress, I believe we will move this bipartisan bill through the House in the next few weeks. In the meantime, we have to pass this extension today to provide 6 months' worth of certainty and sta-

bility to the FAA, the aviation community, and the flying public.

Without it, starting this Sunday, October 1, the FAA programs will face a shutdown, thousands of FAA employees could be furloughed, airport projects across the country will come to a halt, and approximately \$40 million a day in aviation trust fund revenue will go uncollected. That is funding for air traffic control, airport development, and other safety and modernization programs that will never be recovered.

I want to remind my colleagues again that the very fact that we have to pass this bill today is one of the many reasons we need fundamental, comprehensive FAA reform.

In order to ensure America remains the world leader in aviation, I look forward to bringing the bipartisan 21st Century AIRR Act to the floor in the coming weeks. Until then, I urge my colleagues to support today's bill.

Mr. Speaker, I thank Chairman BRADY and Chairman HENSARLING for their work on this bill, and I thank my friend for yielding.

Mr. NEAL. Mr. Speaker, I yield 4 minutes to the gentleman from New Jersey (Mr. PASCRELL), a member of the Ways and Means Committee.

Mr. PASCRELL. Mr. Speaker, we have a problem here. My record is very, very clear. I am providing assistance to any place in this country. In fact, my record is 100 percent. So I have some credibility to come to the floor to discuss this with my friend from Florida, and I hope he will listen.

My heart goes out to those impacted by Hurricanes Harvey, Irma, and Maria the past several weeks. I am committed to providing for Federal response and recovery.

I was pleased to support aid to those affected by Harvey and Irma, and I will continue to do so. We urgently need to deliver relief and assistance to those currently impacted by Hurricane Maria in the U.S. Virgin Islands and Puerto Rico, where the entire island has lost power or many are without water. However, this bill today does not provide that needed relief.

Let's be clear: we in New Jersey are not some Johnny-come-lately on disaster tax relief. This is not a question of you got yours and I want mine.

We have been working on disaster tax issues since 2012, based, in part, on how we addressed helping victims of Hurricane Katrina more than a decade ago. Let me remind you: Hurricane Sandy devastated the northeastern United States in 2012, cost 233 lives, and caused \$75 billion in damage. At the time, it was the costliest storm after Hurricane Katrina.

While Congress, until then, had routinely provided tax relief to communities in the wake of our worst storms—tax relief, I am talking about—Hurricanes Katrina, Rita, and Wilma, victims of Hurricane Sandy did not receive the same treatment. In fact, we had to wait 3 months. We just



did it in 3 days. We seem to have short memories.

179 Republicans in this body and 36 Senators voted against aid to victims of Hurricane Sandy in 2013—that many. And today, those same Members asked us to support not only aid for Hurricanes Harvey and Irma, but tax relief provisions, which they never even considered after Hurricane Sandy.

I was a “yes” vote a week before last for your aid, unequivocally. Why should I take out on your citizens the foolishness that happened in 2013? That would be wrong. And I think you feel the same way, through the Chair.

This whole debate smacks of a certain hypocrisy, and I know I am not the first to point it out. In the weeks after Sandy, I worked in a bipartisan manner to draft a tax relief bill that would make permanent the most commonsense tax relief provisions to take politics out of the equation when it comes to disaster relief.

□ 1715

Over the years, I worked with many of my colleagues on both sides of the aisle and from both Chambers of the Capitol.

Our bill, the National Disaster Tax Relief Act, led also by Congressman TOM REED from New York—

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. NEAL. Mr. Speaker, I yield an additional 1 minute to the gentleman from New Jersey (Mr. PASCRELL).

Mr. PASCRELL. Mr. Speaker, I thank the gentleman for yielding additional time.

The bill provides tax relief to victims of Hurricane Sandy and puts in place permanent provisions for all disaster areas going forward.

I am ready and waiting to debate these provisions and go through regular order. Let's have hearings, let's have a markup, let's have regular order on something that should be as non-controversial as helping those in need.

Instead of taking a bipartisan approach, some in the majority have chosen to sneak in a few provisions taken from our bill and tack them onto an unrelated aviation bill and apply them to only this year's hurricane victims, leaving out all of the disaster victims that have been waiting for support over the years.

A front-page story in the papers in New Jersey today says people are still not back in their homes from Sandy, 2013. That is not fair. It is not the American way.

The SPEAKER pro tempore. The time of the gentleman has again expired.

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentleman from New Jersey (Mr. PASCRELL).

Mr. PASCRELL. Mr. Speaker, I thank the gentleman for yielding additional time.

The specific provisions Republican leadership put in from our bill include bigger-than-usual property casualty

loss deductions, penalty-free retirement withdrawals.

He may smile, but think about those people who are out of their homes since 2013. That is no laughing matter, Mr. Speaker.

An increased threshold for charitable giving, a tax credit for impacted employers, and flexibility in applying for the earned income tax credit and child tax credit.

I would note that Puerto Ricans, despite being American citizens, are ineligible for the earned income tax credit, and I have a bill to correct this.

Mr. CURBELO of Florida. Mr. Speaker, no one was laughing at anything that the gentleman said. We were listening intently.

The reason that we are all here is because the people of Florida, the people of Texas, the people of Louisiana, the people of Puerto Rico, and the people of the U.S. Virgin Islands need our help. They were hit in the last few weeks, and they need our help. There are people struggling in all of these communities.

Is this bill perfect?

No. I have never seen one.

Can we do more?

Yes. We must do more, but this is an important first step.

Mr. Speaker, I yield 4 minutes to the gentleman from Texas (Mr. HENSARLING), the distinguished chairman of the House Financial Services Committee.

Mr. HENSARLING. Mr. Speaker, I thank the gentleman from Florida for yielding.

Mr. Speaker, it is so obvious to all as we have looked in horror on our television screens to see the devastation of Harvey, Irma, and Maria. There have been lots of tragic stories, harrowing tales of survival.

I have been to Houston. I have met with a number of the victims. Mr. Speaker, let me tell you about one tragic story. One tragic story is that there are people who are living in homes that repeatedly flood five, six, seven, eight, nine, ten, even twenty times.

Something is fundamentally wrong in America and something is fundamentally dangerous in America when people are living in harm's way. Many of these people are ready to move.

Mr. Speaker, last week I made a comment about these repeatedly flooded properties that was clearly inartful. It was not meant to be taken literally, but it was. I regret the comment because it diverted from a very important point that needs to be made, and the point is this: if we care about our fellow citizens, if we wish to be compassionate, then Federal aid and Federal policy will help move these people to safer ground.

It is time to either help mitigate these homes or to help move these homes. For this small set of properties, we must help. Otherwise, I fear that the fatalities and the economic carnage will continue.

If we simply rebuild the same properties in the same manner, in the same place, and expect a different result, we are not helping our fellow citizens, we are not helping our first responders, and we are certainly not helping the taxpayer.

Mr. Speaker, another tragedy of these storms is how many people needed flood insurance but didn't have it. Many of them had no idea that they actually needed it. In Houston, by some reports, 80 percent of the damaged homes didn't have flood insurance.

Why?

One of the reasons, Mr. Speaker, is because we have a government monopoly in flood insurance. Many people don't understand that flood is not included in their typical homeowner's insurance policy. Many people, unfortunately, took false security from living outside the government-designated 100-year flood plain. Many have seen no options.

But help is on the way. Bipartisan help is on the way with the Flood Insurance Market Parity and Modernization Act, known as the Ross-Castor bill. It is a critical piece of legislation to give more people more affordable options for flood insurance.

In the small part of the national market where we have competition, particularly in Pennsylvania and in Florida, people are saving hundreds of dollars, if not thousands of dollars, in many cases on their flood insurance premiums.

The very respected firm of Millman, which studies insurance matters, said that half of policy owners in Florida, two-thirds in Louisiana, and 75 percent in Texas—my native State—could all save with private flood insurance.

Think about it, Mr. Speaker. If we had a real competitive market with multiple companies advertising and selling multiple policies, more people would become educated about the need for flood insurance and have that rolled into their normal homeowner's policy. This is vital.

Mr. Speaker, last year this bill passed this House 419-0. You can't get any more bipartisan. It recently passed the Financial Services Committee 58-0.

If there is one thing that we need to do—and it is urgent that we do it now, with the National Flood Insurance Program, which is in debt, facing another bailout and an uncertain future, which we must remedy—as folks begin to rebuild, let's get them more affordable flood insurance policies.

I appreciate the bill included in this package, and for the sake of all the victims of the hurricanes, I urge its adoption.

Mr. NEAL. Mr. Speaker, I think that there is a sufficient opportunity here going forward, as the previous gentleman has spoken, to discuss the whole issue of flood insurance. I just don't think this is the moment to be discussing the flood insurance initiatives. Instead, I think that ought to be subject to a full-throttled debate in this

institution about getting those things done. This is not, I think, the appropriate forum for accomplishing that.

Mr. Speaker, I yield 4 minutes to the gentleman from Oregon (Mr. DEFAZIO), the ranking member of the Transportation and Infrastructure Committee.

Mr. DEFAZIO. Mr. Speaker, this is purportedly an absolutely essential extension of authorization for the Federal Aviation Administration to continue to operate after October 1. Unfortunately, it has devolved into other issues because it has turned into a Christmas tree on the Republican side of the aisle.

We need to reauthorize the Federal Aviation Administration. The last time Congress failed to do this—and the ticket tax, which is what pays for air traffic control in America, expired—almost every airline in America raised their rates 7.5 percent, got a \$400 million windfall, which the government lost, with the exception of two: I understand, Alaska and Spirit.

So if we fail to reauthorize, we can expect that that will happen again.

Actually, their long-term plan is to privatize the FAA, do away with the ticket tax, reap a \$10 billion windfall, and then impose a new per-head fee to use our national airspace, which, by the way, Congress will have nothing to say about that. No elected official will have any authority over what new fees they charge. That is extraordinary.

That came out of the Republican side of the Ways and Means Committee. What a bunch of losers. Come on. Give me a break. You are going to allow the airlines to have the authority, a private corporation, to tax people in America, and then say: Oh, it is not a tax; it is a user fee.

It sure feels like a tax to me, and it is going to feel like that to your constituents. But when they complain, you will say: Oh, go talk to the private corporation.

That is why we are here today, because the chairman of the committee has stubbornly persisted in attempting to privatize the air traffic organization of the United States of America, the most complex, the most efficient, and the safest system in the world.

Yes, there are a few reforms that are needed there. Most of them have to do with us. Congress sequesters their money. Even though there is enough money raised in the ticket tax and other taxes to pay for the system, we sequester their money, we shut them down. We do dumb things like that.

So I introduced a bill to take care of those problems, to exempt them from sequestration; to exempt them from budget shutdowns; and to require reforms in their personnel procedures, their policy procedures in terms of acquisitions; and to enhance the role of their coordinating committee, which has been doing a great job coordinating between the government and the airlines and all the people who use the system, not just the commercial airlines; and authorize funds to rebuild

some of the major air traffic control centers, which are falling apart.

Instead, the chairman has insisted that we must privatize because Canada did it, which is kind of a tiny fraction of what we are.

Then the airlines have this fake group called the Citizens for On Time Flights, who say:

We have to fly zigzag routes, which are World War II radar.

No. Actually, we have deployed a system where you could fly all the planes in America closer together with GPS, but the airlines haven't bought the equipment, so they are blaming the FAA. That kind of stinks. So that is why we are here today.

We have a bill that otherwise is totally agreed upon. If we were voting today on an FAA bill to give them a 6-year extension without privatization, with the reforms we need, we would be pressuring the Senate to get something done.

Now, the Senate is hung up over whether or not you should have 1,500 hours of experience to sit in the copilot's seat. After the tragic Colgan accident, reforms were adopted that made these requirements. So they are hung up on that. On this side, we are hung up on privatizing the system.

So it is sad that we have come to this point today. My hope is that we will move forward soon in the bipartisan tradition of my committee, and we will move an FAA bill and any amendments that are allowed, or any riders or anything that is in it will have only to do with aviation, not to do with flood insurance, not to do with any of all these other miscellaneous things that are being thrown in here today. We are here with the Ways and Means Committee on a bill that should be a transportation bill.

Mr. CURBELO of Florida. Mr. Speaker, I yield 2 minutes to the gentleman from Louisiana (Mr. GRAVES).

Mr. GRAVES of Louisiana. Mr. Speaker, I rise and want to make comments actually echoing a lot of the comments that were made already.

The gentleman from Massachusetts talked about this needing to be a bipartisan bill, and I agree. The gentleman from New Jersey talked about Hurricane Sandy tax relief, and I agree. The gentleman from Florida talked about the need to ensure that we are responding quickly and appropriately in response to the devastating disasters that have affected his State of Florida and the State of Texas. I also support the gentleman from Pennsylvania's comments regarding a short-term reauthorization to the FAA so we can continue to move forward on reform.

But you may be wondering why, Mr. Speaker, groups like the Association of State Floodplain Managers and the Consumer Federation of America have expressed opposition to this legislation.

Mr. Speaker, I include these letters in the RECORD.

ASSOCIATION OF STATE  
FLOODPLAIN MANAGERS, INC.,

September 24, 2017.

Re Private flood insurance in H.R. 3823, Disaster Tax Relief and Airport and Airway Extension Act of 2017.

DEAR LEADERSHIP OF THE U.S. HOUSE OF REPRESENTATIVES: Early this week, the House will consider legislation promoting development of private flood insurance as part of a bill to reauthorize the FAA for 6 months and provide hurricane tax relief. The bill is scheduled to be taken up under suspension this week. ASFPM strongly objects to consideration of private flood outside the reauthorization of the NFIP. The proposed bill does not insert HR 2901 from the 114th Congress as mentioned in press reports, but inserts HR 1422, the Ross-Castor bill from the 115th Congress as Title 4, with provisions that as written could substantially weaken and undermine the critical functioning of the National Flood Insurance Program. The NFIP not only provides flood insurance, but is a comprehensive flood risk management program.

Although we understand the potential benefits of more flood insurance options, we point out that the private market has been readily expanding since Biggert-Waters 2012 was passed authorizing private flood insurance. ASFPM cannot support authorization for private flood insurance as written in HR 1422. The temporary extension and reauthorization of the NFIP expires on 8 Dec 2017, giving Congress ample time to consider the full scope of the NFIP, into which private flood must integrate, without causing irreparable damage to the other 3 fundamental elements of this comprehensive flood risk management program. Those are floodplain mapping, implementation of local floodplain ordinances to protect new development, and hazard mitigation grants to reduce damage and loss of life from flooding.

ASFPM has stated that three modifications of that HR 1422 language must be made to ensure continuity of the comprehensive flood risk reduction aspects of the NFIP that exist today. A federal policy fee on all NFIP policies pays for almost half the cost of floodplain mapping and all of the costs of floodplain management including technical assistance to over 22,000 communities that have joined the NFIP. Hazard mitigation grants are funded by premium income to the program. None of these functions are provided by private flood insurance policies.

Yet private insurance companies acknowledge that mapping (i.e. identification of flood risk areas and areas of mandatory purchase of flood insurance) and floodplain management (i.e. reduced risk due to local requirements for hazard-resistant construction) help them to target their marketing and to price premiums lower where floodplain ordinances exist.

First, private policies must also carry the federal policy user fee to support the mapping and floodplain management functions. Private flood policy holders, private insurance companies, as well as the NFIP and its policy holders, benefit from these functions by identifying at-risk areas, ensuring building construction standards which facilitate lower flood insurance premiums, and targeting areas and structures which could benefit from mitigation actions leading to lower premiums. As policies migrate to the private sector, millions of dollars in revenue to support those floodplain management and mapping functions will be lost unless there is an equivalent policy user fee on private policies.

Second, private policies to satisfy the mandatory purchase requirement for properties in floodplains must only be sold in communities that participate in the NFIP (meaning

they have adopted floodplain management ordinances to guide safer development). In smaller communities with only a handful of properties required to purchase flood insurance, if that requirement can be met with private policies, those communities may drop out of the NFIP and no longer maintain floodplain management ordinances to reduce future losses. This could result in lack of ability to reduce future flood losses and in taxpayers picking up disaster costs.

Third, several provisions of the existing definition of private flood insurance must be retained. The Biggert-Waters 2012 legislation (42 USC 4012a(b)(7)) defines private flood insurance, among other things, as providing coverage “at least as broad as” that provided by the NFIP. The language provides consumer protections to ensure policies would not have excessive deductibles, exclusions, or eliminate some essential coverages like Increased Cost of Compliance, which provides assistance to policyholders to rebuild in a manner that reduces flood damage in the future. Without these important provisions in place, policyholders could face unaffordable deductibles when they have a claim; communities would find it much harder to help homeowners become eligible for mitigation funding; and there would be a greater chance that claim payments would not be applied to building repairs resulting in increased community blight. ASFPF further notes that with this language in place, the private market has already been growing. The private flood insurance bill strikes this language.

The nation’s floodplain managers strongly urge adoption of these elements if private flood language is added to the House NFIP reauthorization bill. This would preserve the flood risk mapping and floodplain management functions that the NFIP provides and would protect consumers from purchasing low-cost policies that provide less than adequate coverage and/or higher deductibles they could not pay. This would not happen if insureds had an NFIP policy.

The Association of State Floodplain Managers (ASFPF) and its 36 chapters represent more than 17,000 state and local officials, as well as other professionals engaged in all aspects of floodplain management and flood hazard mitigation including management of local floodplain ordinances, flood risk mapping, engineering, planning, community development, hydrology, forecasting, emergency response, water resources development and flood insurance. All ASFPF members are concerned with reducing our nation’s flood-related losses.

Again we urge you to oppose inclusion of these ill-advised private flood provisions outside of the context of comprehensive NFIP reauthorization legislation. The suspension package makes it impossible to properly address these issues. Thank you for seriously considering these recommendations from the Association of State Floodplain Managers.

Very sincerely,

CHAD BERGINNIS,  
ASFPF Executive Director.

CONSUMER FEDERATION OF AMERICA,

September 25, 2017.

Re Oppose adding flood insurance provisions of H.R. 1422 to the FAA extension bill.

DEAR REPRESENTATIVE: Today, the House will consider legislation promoting development of private flood insurance as part of a bill to reauthorize the FAA for six months and provide hurricane tax relief. The bill is scheduled to be taken up under suspension this week. CFA strongly objects to consideration of private flood insurance outside the reauthorization of the National Flood Insurance Program (NFIP). The proposed bill does

not include H.R. 2901 from the 114th Congress as mentioned in press reports, but rather, includes H.R. 1422, the Ross-Castor bill from the 115th Congress as Title 4, with provisions that as written could substantially weaken and undermine the critical functioning of the NFIP.

We oppose the inclusion of H.R. 1422 for numerous reasons:

First, several provisions of the existing definition of private flood insurance must be retained. The Biggert-Waters 2012 legislation (42 USC 4012a(b)(7)) defines private flood insurance, among other things, as providing coverage “at least as broad as” that provided by the NFIP. The language provides consumer protections to ensure policies would not have excessive deductibles, exclusions, or eliminate some essential coverages like “increased cost of compliance,” which provides assistance to policyholders to rebuild in a manner that reduces flood damage in the future. Without these important consumer protective provisions in place, policyholders could face unaffordable deductibles when they have a claim; communities would find it much harder to help homeowners become eligible for mitigation funding; and there would be a greater chance that claim payments would not be applied to building repairs resulting in increased community blight. The Association of State Floodplain Managers (ASFPF) further notes that with this language in place, the private market has already been growing. The private flood insurance bill strikes this language which significantly eliminates important consumer protections.

Second, the 45 day notice of cancellation provision must be maintained or private insurers could cancel coverage when a storm is approaching and not leave consumers with enough time to get NFIP coverage, which has a 30-day waiting period for coverage attachment. H.R. 1422 as included in this bill problematically removes this notice provision.

Third, surplus line insurers should not be authorized to sell flood insurance since they are not covered by state guarantee funds should they fail after a big storm, and they are not regulated by the states and should not be allowed to offer flood insurance unless the policy provisions are at least equal to the NFIP coverage and the Federal Emergency Management Agency (FEMA) is given some authority to regulate claims practices. H.R. 1422, as included in this bill, permits surplus line insurers to sell flood insurance, placing consumers at risk.

Fourth, private policies must also carry the federal policy user fee to support the mapping and floodplain management functions. Private flood policy holders, private insurance companies, as well as the NFIP and its policy holders, benefit from these functions by identifying at-risk areas, ensuring building construction standards which facilitate lower flood insurance premiums, and targeting areas and structures which could benefit from mitigation actions leading to lower premiums. As policies migrate to the private sector, millions of dollars in revenue to support those floodplain management and mapping functions will be lost unless there is an equivalent policy user fee on private policies. H.R. 1422 would diminish flood mapping resources and increase risk to consumers.

Fifth, private policies to satisfy the mandatory purchase requirement for properties in floodplains must only be sold in communities that participate in the NFIP (meaning they have adopted floodplain management ordinances to guide safer development). In smaller communities with only a handful of properties required to purchase flood insurance, if that requirement can be met with

private policies, those communities may drop out of the NFIP and no longer maintain floodplain management ordinances to reduce future losses. This could result in a lack of ability to reduce future flood losses and in taxpayers picking up disaster costs.

We strongly urge you to oppose the inclusion of H.R. 1422 in the FAA extension bill.

Sincerely,

J. ROBERT HUNTER,  
Director of Insurances.

Mr. GRAVES of Louisiana. Mr. Speaker, extraneous provisions on flood insurance that should not be pasted into this legislation were included. These provisions actually undermine the very solvency of the program. They are establishing a private market at a time when the National Flood Insurance Program—the Federal program—is going to need the resources to pay claims. Establishing a private market within 60 days is going to divert resources from the Federal program to private insurers. It is going to divert these dollars to where they don’t have the resources to make the payments.

Private insurance companies are already involved in flood insurance, and once we authorize them to step into these markets, they are going to be able to cherry-pick low- and moderate-risk policies, leaving the National Flood Insurance Program with only high-risk policies, leaving them with the burden of flood mapping and leaving them with the burden of a \$24.6 billion debt. I don’t understand how the program is going to have the resources to pay the claims it underwrites.

Next, Mr. Speaker, one of the other big problems we have is that this shows floods in Texas, floods in Louisiana, and gutting homes in Louisiana here and in Texas there.

□ 1730

These were both 1,000-year flood events. I don’t understand the difference on why we choose these folks get tax relief and these don’t. We introduced nearly identical legislation to address this.

We shouldn’t be discriminating against folks in New Jersey and New York and Louisiana in exchange for the others.

Mr. CURBELO of Florida. Mr. Speaker, I yield 30 seconds to the gentleman from Pennsylvania (Mr. SHUSTER).

Mr. SHUSTER. Mr. Speaker, I thank Mr. CURBELO for yielding me this time.

Mr. Speaker, I just heard the ranking member get on the floor and call me stubborn. I am pretty committed to what we are doing here because this week will be the second year anniversary of this quote by the ranking member in debate on the floor on H.R. 3614. “The FAA is the only agency in government worse at procurement than the Pentagon. Congress has tried to reform it; it didn’t stick. We have got to try something different to get it more agile, to give us the 21st century equipment and software that we need.”

That is exactly what we are trying to do in the 21st Century AIRR Act. We

have tried for the last 40 years to get it modernized. We spent somewhere around 40 to \$50 billion, and we haven't been able to get it done. This is a true transformational reform.

Mr. CURBELO of Florida. Mr. Speaker, I yield 1 minute to the gentleman from California (Mr. DENHAM).

Mr. DENHAM. Mr. Speaker, I support the 21st Century AIRR Act, H.R. 2997. This is something that needs to get done. We need to solve our problems for America's airlines and our passengers who are traveling across the country.

This is a short-term extension, but we have got to get our job done. As well, we have got to get our job done on teaching hospitals. While we continue to debate the healthcare of this Nation, we have got areas like mine that have a lack of access. If you can't see a doctor today, you have no healthcare.

I think it is important that our Teaching Health Center Graduate Medical Education program gets extended long term. We have a bill to do that. Just expanding it 3 months, if you are graduating from medical school right now, you want to be able to have the certainty that you are going to have a residency program long term.

I support this extension, but we have got to do a lot more. It is time for both Houses to come together. More importantly, it is time for both parties to come together to solve our issues for the FAA, for modernization, making sure that we actually have an aviation system that works. It is ridiculous that I can look at the Waze app on my phone, yet we have got the airlines getting stalled across the entire country. We can do better. We have got to come together to do that.

Mr. NEAL. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, let me reassure the gentleman from California that when you talk about graduate medical education, believe me, in Massachusetts, we are for graduate medical education. Be assured of that.

Mr. Speaker, in closing, let me say that we all support reauthorization of the FAA. What has happened here again is a breakdown in the conversation that used to meld this institution together.

There was a chance on Friday for Republicans to consult with us in the minority, put together a bipartisan package of many very important provisions that are important to Mr. CURBELO, important to certainly Texas, important to the Virgin Islands. It is certainly important to Puerto Rico.

Let me give you a quick example of how this institution used to work. We used to call this the national principle. The national principle essentially said if there was an earthquake in California, we all rose to the support of California. If there were forest fires in Alabama, which there were, we would all come to the aid of the people of Alabama. If there was a horrific, torrential downpour in Texas, we simply said: We

don't ask if it is a red State or a blue State, or if they are Libertarians or Socialists or Democrats or Republicans. We said: They are members of the American family. We said: Do what has to be done and then send us the bill. We believe that there will be ample opportunity to debate and discuss the size of the portionality at that moment.

Instead, where we had this opportunity right here to provide a robust package to the people of the Virgin Islands, Puerto Rico, Florida, and Texas, we decide to come back with an anemic proposal.

We are coming up short on our responsibility. We had a tornado in my hometown 5 years ago. Those Federal employees did a spectacular job everywhere in eight communities, and nobody said: Too much government. They said: Let's fix this for, again, the American family to get this straightened out.

I have said to Mr. CURBELO, and I will repeat it, we will put up 195 Democrats immediately for a bigger package for the people of Florida, Texas, the Virgin Islands, and Puerto Rico, not to piece-meal this together.

By the way, let me use this opportunity, Mr. Speaker, for those of us from the Northeast, the idea that 90 Members of this institution voted against direct relief just a couple of weeks ago looking for a pay-for, I wonder if they are going to use that same application of consistency when we get to the tax proposals that are about to consume our time.

We want to provide adequate relief to these families and the communities that need it. We could do this in the next 48 hours without any problem whatsoever.

Mr. Speaker, at this time, because this is not big enough and not supportive enough of the American family, I am going to urge my colleagues to oppose this legislation, and I yield back the balance of my time.

Mr. CURBELO of Florida. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I want to thank Chairman BRADY and the Ways and Means Committee staff for their work on this legislation. It has been a tough couple weeks in the State of Florida, especially down in my community. Again, I want to thank my colleague from Massachusetts, Mr. NEAL. As I said earlier, when I came back here, the first conversation we had was about helping south Florida, and he said he was willing and certainly able to do it.

Here today, we are trying to take that first step to help the people of Florida, to help the people of Texas, of Louisiana, of the Virgin Islands, of Puerto Rico. But as often happens in the House, if something isn't perfect, then we get nothing. That is wrong. That is wrong, because there are people out there who need the help, people who don't have a roof, people who don't have a home, people who have been without power.

I visited the Marathon Emergency Operations Center, Mr. Speaker. It was replete with people buzzing, everyone working hard, full of energy, even though they hadn't slept in days. The emergency operations manager there told me that a third of the employees there who were helping their fellow residents, conchs in the Florida Keys, had lost their homes.

This is about them, and we can help improve their lives today, and we can work together to do more later, and we should. But why should the perfect be the enemy of the good? Why, when we have the opportunity to help people, because some think we should be doing even more, we are going to give them absolutely nothing? I think that is a major mistake, and it sends the wrong message.

Throughout this debate, we have seen everything from posturing to name calling, and we wonder why so many Americans reject this institution and are disappointed by it. We have to do better, and we can do better. It would send a strong message if we all voted for this legislation to take this first step to helping the people of the Florida Keys, of south Florida, of Texas, of Louisiana, of the U.S. Virgin Islands, of Puerto Rico, help them get back up on their feet.

Mr. Speaker, this is very important, and on behalf of my community and a lot of people who have, quite frankly, lost their lives, I ask all of my colleagues to join together and to support this legislation.

Mr. Speaker, I yield back the balance of my time.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, the funding authorization for the Federal Aviation Administration (FAA) is currently set to expire on Saturday, September 30. The FAA depends heavily on reliable and long-term funding provided through the Airport and Airway Trust Fund and the spending levels set in a corresponding authorization bill. This consistent and reliable funding is the mainstay of the FAA's success in managing the safest and most complex airspace in the world. Absent access to this funding through a long-term authorization for FAA programs, we are threatening the safety, reliability, and effectiveness of our airspace.

Sadly, Congress is yet again backed into a corner of taking up a short-term, six-month measure that would extend this funding authorization through March 31, 2018. This is simply unacceptable. Congress needs to pass a long-term authorization bill so that the FAA can focus on the important tasks of maintaining public safety, staffing air traffic controllers, and bolstering our airport infrastructure through the timely distribution of Airport Improvement Program (AIP) dollars. A six-month extension poses new challenges for each of these important aspects of managing our airspace.

The extension being debated today also adds several extraneous provisions that run counter to regular order in the House and threatens the success of passing an ever-important reauthorization. The bill selectively extends the authorization for certain public health programs, while leaving out other critical programs such as the State Children's

Health Insurance Program (CHIP). The bill also includes language that would encourage the creation of private flood insurance markets, while stripping important consumer protections such as the 45 day of cancellation provision that prevents private insurers from cancelling cover Just moments before a devastating storm.

Mr. Speaker, allow me to be clear: I suppose a clean, long-term reauthorization of the FAA's funding authority. However, the underlying bill not only includes a host of extraneous provisions that I could not support, but it was done so without the input of me or any of my Democratic colleagues. If Republicans are serious about maintaining the safest and most complex airspace in the world, they will pass a clean reauthorization that authorizes FAA programs for several years, not several months. We cannot politicize this issue with provisions related to healthcare, or flood insurance, or privatizing our air traffic control services. It is far too important and time is quickly running out.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Florida (Mr. CURBELO) that the House suspend the rules and pass the bill, H.R. 3823.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. NEAL. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

## DEPARTMENT OF VETERANS AFFAIRS EXPIRING AUTHORITIES ACT OF 2017

Mr. BILIRAKIS. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3819) to amend title 38, United States Code, to extend certain expiring provisions of law administered by the Secretary of Veterans Affairs, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3819

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Department of Veterans Affairs Expiring Authorities Act of 2017”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. References to title 38, United States Code.
- Sec. 3. Scoring of budgetary effects.

#### TITLE I—EXTENSIONS OF AUTHORITY RELATING TO HEALTH CARE

- Sec. 101. Extension of authority for collection of copayments for hospital care and nursing home care.
- Sec. 102. Extension of requirement to provide nursing home care to certain veterans with service-connected disabilities.
- Sec. 103. Extension of authorization of appropriations for assistance and support services for caregivers.

Sec. 104. Extension of authority for recovery from third parties of cost of care and services furnished to veterans with health-plan contracts for non-service-connected disability.

Sec. 105. Extension of authority for pilot program on assistance for child care for certain veterans receiving health care.

Sec. 106. Extension of authority to make grants to veterans service organizations for transportation of highly rural veterans.

Sec. 107. Extension of pilot program on community-based brain injury rehabilitative care services for veterans with traumatic brain injury.

Sec. 108. Extension of authority for pilot program on counseling in retreat settings for women veterans newly separated from service.

Sec. 109. Extension of temporary expansion of payments and allowances for beneficiary travel in connection with veterans receiving care from Vet Centers.

#### TITLE II—EXTENSIONS OF AUTHORITY RELATING TO BENEFITS

Sec. 201. Extension of authority for calculating net value of real property at time of foreclosure.

Sec. 202. Extension of authority relating to vendee loans.

Sec. 203. Extension of authority to provide rehabilitation and vocational benefits to members of the Armed Forces with severe injuries or illnesses.

#### TITLE III—EXTENSIONS OF AUTHORITY RELATING TO HOMELESS VETERANS

Sec. 301. Extension of authority for homeless veterans reintegration programs.

Sec. 302. Extension of authority for homeless women veterans and homeless veterans with children reintegration program.

Sec. 303. Extension of authority for referral and counseling services for veterans at risk of homelessness transitioning from certain institutions.

Sec. 304. Extension and modification of authority to provide financial assistance for supportive services for very low-income veteran families in permanent housing.

Sec. 305. Extension of authority for grant program for homeless veterans with special needs.

Sec. 306. Extension of authority for the Advisory Committee on Homeless Veterans.

Sec. 307. Extension of authority for treatment and rehabilitation services for seriously mentally ill and homeless veterans.

#### TITLE IV—OTHER EXTENSIONS AND MODIFICATIONS OF AUTHORITY AND OTHER MATTERS

Sec. 401. Extension of authority for transportation of individuals to and from Department facilities.

Sec. 402. Extension of authority for operation of the Department of Veterans Affairs regional office in Manila, the Republic of the Philippines.

Sec. 403. Extension of authority for monthly assistance allowances under the Office of National Veterans Sports Programs and Special Events.

Sec. 404. Extension of requirement to provide reports to Congress regarding equitable relief in the case of administrative error.

Sec. 405. Extension of authorization of appropriations for adaptive sports programs for disabled veterans and members of the Armed Forces.

Sec. 406. Extension of authority for Advisory Committee on Minority Veterans.

Sec. 407. Extension of authority for temporary expansion of eligibility for specially adapted housing assistance for certain veterans with disabilities causing difficulty ambulating.

Sec. 408. Extension of authority for specially adapted housing assistive technology grant program.

Sec. 409. Extension of authority to guarantee payment of principal and interest on certificates or other securities.

Sec. 410. Extension of authority to enter into agreement with the National Academy of Sciences regarding associations between diseases and exposure to dioxin and other chemical compounds in herbicides.

Sec. 411. Modifications of reductions of reporting fee multipliers.

#### TITLE V—TECHNICAL CORRECTIONS

Sec. 501. Technical corrections to Harry W. Colmery Veterans Educational Assistance Act of 2017.

### SEC. 2. REFERENCES TO TITLE 38, UNITED STATES CODE.

Except as otherwise expressly provided, whenever in this Act an amendment or repeal is expressed in terms of an amendment to, or repeal of, a section or other provision, the reference shall be considered to be made to a section or other provision of title 38, United States Code.

### SEC. 3. SCORING OF BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.

#### TITLE I—EXTENSIONS OF AUTHORITY RELATING TO HEALTH CARE

### SEC. 101. EXTENSION OF AUTHORITY FOR COLLECTION OF COPAYMENTS FOR HOSPITAL CARE AND NURSING HOME CARE.

Section 1710(f)(2)(B) is amended by striking “September 30, 2017” and inserting “September 30, 2019”.

### SEC. 102. EXTENSION OF REQUIREMENT TO PROVIDE NURSING HOME CARE TO CERTAIN VETERANS WITH SERVICE-CONNECTED DISABILITIES.

Section 1710A(d) is amended by striking “December 31, 2017” and inserting “September 30, 2019”.

### SEC. 103. EXTENSION OF AUTHORIZATION OF APPROPRIATIONS FOR ASSISTANCE AND SUPPORT SERVICES FOR CAREGIVERS.

Section 1720G(e) is amended—  
 (1) in paragraph (3), by striking “and”;  
 (2) in paragraph (4), by striking the period at the end and inserting “; and”; and  
 (3) by adding at the end the following new paragraph:  
 “(5) \$839,828,000 for each of fiscal years 2018 and 2019.”.